

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Charlotte D. Martin
Debtor

Case No. 23-00266-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Feb 09, 2023

User: AutoDocke
Form ID: 309I

Page 1 of 2
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 11, 2023:

Recip ID	Recipient Name and Address
db	+ Charlotte D. Martin, 609 Avenue O, Matamoras, PA 18336-1905
5520709	Berkheimer Tax Innovations, PO Box 21690, Lehigh Valley, PA 18002-1690
5520710	+ Borough of Matamoras, Attn. Tax Claim Bureau, 506 Broad Street, Milford, PA 18337-1539
5520713	+ Hackensack University Medical Cente, 30 Prospect Ave, Hackensack, NJ 07601-1915

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: ccassie@keaveneylegalgroup.com	Feb 09 2023 18:39:00	Christopher G. Cassie, Keaveney Legal Group, LLC, 1000 Maplewood Drive, Suite 202, Maple Shade, NJ 08052
tr	Email/Text: info@pamd13trustee.com	Feb 09 2023 18:39:00	Jack N Zaharopoulos, Standing Chapter 13, (Trustee), 8125 Adams Drive, Suite A, Hummelstown, PA 17036
ust	+ Email/Text: USTPRegion03.HA.ECF@USDOJ.GOV	Feb 09 2023 18:39:00	United States Trustee, 228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
5520708	+ Email/Text: bk@avant.com	Feb 09 2023 18:39:00	Avant/WebBank, 222 North Lasalle Street, Suite 1600, Chicago, IL 60601-1112
5520711	+ EDI: CAPITALONE.COM	Feb 09 2023 23:39:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5520712	+ Email/Text: BKBCNMAIL@carringtonms.com	Feb 09 2023 18:39:00	Deutsche Bank Nat'l Trust Co, c/o Carrington Mortgage Services, LLC, 1600 S. Douglas Road, Suite 200, Anaheim, CA 92806-5951
5520714	EDI: IRS.COM	Feb 09 2023 23:39:00	Internal Revenue Service, Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
5520716	^ MEBN	Feb 09 2023 18:37:17	KML Law Group, PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
5520715	+ Email/Text: EBNBKNOT@ford.com	Feb 09 2023 18:39:00	Kia Motors Finance, Attn: Bankruptcy, Po Box 20825, Fountain Valley, CA 92728-0825
5520717	+ Email/Text: PBNCNotifications@peritussservices.com	Feb 09 2023 18:39:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
5520718	Email/PDF: resurgentbknofications@resurgent.com	Feb 09 2023 18:44:31	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5520719	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 09 2023 18:44:31	Merrick Bank, Po Box 9201, Old Bethpage, NY 11804-9001
5520720	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 09 2023 18:39:00	Midland Funding, 8875 Aero Drive, Ste. 200, San Diego, CA 92123-2255
5520721	EDI: PRA.COM		

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5520722	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 09 2023 23:39:00	Portfolio Recovery Associates, LLC, P.O. Box 12914, Norfolk, VA 23541
5520723	+ EDI: WFFC2	Feb 09 2023 18:44:31	Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
		Feb 09 2023 23:39:00	Wells Fargo Dealer Services, Attn: Bankruptcy, 1100 Corporate Center Drive, Raleigh, NC 27607-5066

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 11, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 9, 2023 at the address(es) listed below:

Name	Email Address
Christopher G. Cassie	on behalf of Debtor 1 Charlotte D. Martin ccassie@keaveneylegalgroup.com atruss@keaveneylegalgroup.com;r46514@notify.bestcase.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1:	<u>Charlotte D. Martin</u>	Social Security number or ITIN: xxx-xx-9623
	First Name Middle Name Last Name	EIN: --_-----
Debtor 2:		Social Security number or ITIN: -----
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --_-----
United States Bankruptcy Court:	Middle District of Pennsylvania	Date case filed for chapter: 13 2/8/23
Case number:	5:23-bk-00266-MJC	

Official Form 309I**Notice of Chapter 13 Bankruptcy Case**

04/19/21

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Charlotte D. Martin	
2. All other names used in the last 8 years	aka Charlotte D. Mighton, aka Charlotte D. Dunn, aka Charlotte D. Dalmanieras, aka Charlotte D. Cariffe	
3. Address	609 Avenue O Matamoras, PA 18336	
4. Debtor's attorney Name and address	Christopher G. Cassie Keaveney Legal Group, LLC 1000 Maplewood Drive Suite 202 Maple Shade, NJ 08052	Contact phone 856-481-2098 Email: ccassie@keaveneylegalgroup.com
5. Bankruptcy trustee Name and address	Jack N Zaharopoulos Standing Chapter 13 (Trustee) 8125 Adams Drive, Suite A Hummelstown, PA 17036	Contact phone 717-566-6097 Email: info@pamd13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at pacer.uscourts.gov .	Max Rosenn U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701	Hours open: Monday – Friday 9:00 AM to 4:00 PM Contact phone (570) 831-2500 Date: 2/9/23

For more information, see page 2

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are **FREE** and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

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